

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 13-33198-DHS  
Chapter: 7  
Judge: Donald H. Steckroth

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert H Ruthman 25 River Road Unit A 28 Nutley, NJ 07110	Barbara A Ruthman 25 River Road Unit A 28 Nutley, NJ 07110
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Social Security No.: xxx-xx-0201	xxx-xx-4835
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Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: January 24, 2014

Donald H. Steckroth  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New Jersey

In re:  
Robert H Ruthman  
Barbara A Ruthman  
Debtors

Case No. 13-33198-DHS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: b18

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Jan 24, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2014.

db/jdb +Robert H Ruthman, Barbara A Ruthman, 25 River Road, Unit A 28, Nutley, NJ 07110-3476  
514302302 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)  
514302304 +Bill Me Later, P O Box 105658, Atlanta, GA 30348-5658  
514302305 +Bobs Ds Furn, Po Box 94498, Las Vegas, NV 89193-4498  
514302306 +Cap1/bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438  
514302311 +Gateway Condo Association, C/O Progressive Bldg. Mgt, P O BOX 105007, Atlanta, GA 30348-5007  
514302318 +Susquehanna Bank, P O Box 1800, Littlz, PA 17543-0800  
514302321 Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306  
514302322 +Wfhm, Wells Fargo Home Mortgage, 4101 Wiseman Blvd # Mc-t, San Antonio, TX 78251-4200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: leah.bynon@usdoj.gov Jan 24 2014 22:22:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 24 2014 22:22:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
514302315 EDI: HNDA.COM Jan 24 2014 22:23:00 Honda Financial Services, P O Box 7829, Philadelphia, PA 19101  
514302303 EDI: BANKAMER.COM Jan 24 2014 22:23:00 Bank Of America, 4060 Ogletown/stanton Rd, Newark, DE 19713  
514302307 +EDI: CHASE.COM Jan 24 2014 22:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
514302308 +EDI: WFNNB.COM Jan 24 2014 22:23:00 Comenity Bank/lnbryant, 4590 E Broad St, Columbus, OH 43213-1301  
514302309 +EDI: TSY\$2.COM Jan 24 2014 22:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
514302310 +EDI: CITICORP.COM Jan 24 2014 22:23:00 Exxmblicti, Po Box 6497, Sioux Falls, SD 57117-6497  
514302312 +EDI: RMSC.COM Jan 24 2014 22:23:00 Gecrb/lenscrafters, C/o Po Box 965036, Orlando, FL 32896-0001  
514302313 +EDI: RMSC.COM Jan 24 2014 22:23:00 Gecrb/mens Wearhouse, Po Box 965005, Orlando, FL 32896-5005  
514302314 +E-mail/Text: hannlegal@hannfinancial.com Jan 24 2014 22:22:27 Hann Financial Service, 1 Centre Dr, Jamesburg, NJ 08831-1564  
514302316 +EDI: CBSKOHLS.COM Jan 24 2014 22:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
514302317 +EDI: SEARS.COM Jan 24 2014 22:23:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
514302319 +EDI: WTRRRNBANK.COM Jan 24 2014 22:23:00 Target Card Services, P O Box 660170, Dallas, TX 75266-0170  
514302320 +EDI: TDBANKNORTH.COM Jan 24 2014 22:23:00 Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240-7799

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2014

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: b18

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Jan 24, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2014 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com

Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com

Kevin B. Zazzera on behalf of Debtor Robert H Ruthman kzazz007@yahoo.com

Kevin B. Zazzera on behalf of Joint Debtor Barbara A Ruthman kzazz007@yahoo.com

TOTAL: 4